

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Western District of North Carolina

In re:
 Thomas Hugh Willis
 Debtor

Case No. 16-50803-ltb
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0419-5

User: howeyc
 Form ID: 309I

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db Thomas Hugh Willis, 148 Heron Cove Loop, Mooresville, NC 28117
 tr +Steven G. Tate, 212 Cooper Street, Statesville, NC 28677-5856
 smg United States Attorney, Federal Courthouse Rm. 233, 100 Otis Street,
 Asheville, NC 28801-2608
 5410698 +Branch Banking & Trust, Attn.: Christina McAlpin Taylor, Esq., Smith Debnam, LLP,
 P.O. Box 26268, Raleigh, NC 27611-6268
 5410701 Carolinas Healthcare System, P.O. Box 96072, Charlotte, NC 28296-0072
 5410702 Chase, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
 5410705 Freedom Mortgage, P.O. Box 619063, Dallas, TX 75261-9063
 5410706 +Marilyn A. Willis, 1029 Island View Court, Charleston, SC 29492-8038
 5410709 ++SCANA AND SUBSIDIARIES, 220 OPERATION WAY, MAIL CODE C 222, CAYCE SC 29033-3701
 (address filed with court: SCE&G, P.O. Box 100255, Columbia, SC 29202-3255)
 5410710 +Zona R. Willis, c/o M. James Clarke, II, Esq., Clarke, Phifer, Vaughn, Brenner & McNeil,
 135 Applecross Road, Pinehurst, NC 28374-8521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: davebadger@badgerlawnc.com Jan 03 2017 18:23:44 David R. Badger,
 DAVID R. BADGER, P.A., Suite 118, Atherton Lofts, 2108 South Boulevard,
 Charlotte, NC 28203
 5410696 E-mail/Text: bankruptcy@bbandt.com Jan 03 2017 18:23:50 BB&T, Bankcard Service Center,
 P.O. Box 698, Wilson, NC 27894-0698
 5410699 E-mail/Text: bankruptcy@bbandt.com Jan 03 2017 18:23:50 Branch Banking & Trust,
 P.O. Box 1489, Lumberton, NC 28359-1489
 5410695 E-mail/Text: bankruptcy@bbandt.com Jan 03 2017 18:23:50 BB&T, 2586 James B. White Highway,
 Whiteville, NC 28472-8974
 5410697 E-mail/Text: bankruptcy@bbandt.com Jan 03 2017 18:23:50 BB&T Loan Services, P.O. Box 2306,
 Wilson, NC 27894-2306
 5410708 EDI: BMW.COM Jan 03 2017 18:23:00 Mini Financial Services, P.O. Box 9001065,
 Louisville, KY 40290-1065
 5410700 E-mail/Text: bankruptcy@bbandt.com Jan 03 2017 18:23:50 Branch Banking & Trust Company,
 Legal Department, P.O. Box 1255, Winston Salem, NC 27102-1255
 5410703 EDI: CHASE.COM Jan 03 2017 18:23:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 5410704 EDI: DISCOVER.COM Jan 03 2017 18:23:00 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 5410794 +EDI: IRS.COM Jan 03 2017 18:23:00 Internal Revenue Service, P.O. Box 7317,
 Philadelphia, PA 19101-7317
 5410795 EDI: NCDEPREV.COM Jan 03 2017 18:23:00 North Carolina Department of Revenue,
 Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5410707 Marilyn A. Willis

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0419-5

User: howeyc
Form ID: 309I

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2016 at the address(es) listed below:

David R. Badger on behalf of Debtor Thomas Hugh Willis davebadger@badgerlawnc.com,
cmecfnoticesonly@gmail.com;rossbromberger@badgerlawnc.com

TOTAL: 1

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| Information to identify the case: | | |
| Debtor 1 | Thomas Hugh Willis _____ First Name Middle Name Last Name | Social Security number or ITIN xxx-xx-3763 EIN ____-____-____ |
| Debtor 2 (Spouse, if filing) | _____ First Name Middle Name Last Name | Social Security number or ITIN ____-____-____ EIN ____-____-____ |
| United States Bankruptcy Court Western District of North Carolina | | Date case filed for chapter 13 12/28/16 |
| Case number: 16-50803 | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|--|--|
| 1. Debtor's full name | Thomas Hugh Willis | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 148 Heron Cove Loop Moorestown, NC 28117 | |
| 4. Debtor's attorney Name and address | David R. Badger DAVID R. BADGER, P.A. Suite 118, Atherton Lofts 2108 South Boulevard Charlotte, NC 28203 | Contact phone (704) 375-8875 Email : davebadger@badgerlawnc.com |
| 5. Bankruptcy trustee Name and address | Steven G. Tate 212 Cooper Street Statesville, NC 28677 | Contact phone (704) 872-0068 Email: tate13@ch13sta.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 200 West Broad Street Room 100 1st Floor Statesville, NC 28677 | Hours open : 8:30 AM – 4:30 PM Contact phone 704-350-7500 Date: 1/3/17 |

For more information, see page 2

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| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | February 21, 2017 at 4:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: 212 Cooper Street, Statesville, NC 28677 |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: | Filing deadline: 4/24/17 Filing deadline: 5/22/17 180 days from the date of voluntary petition, order for relief, or conversion, whichever is later. |
| Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | |
| Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors | | |
| 9. Filing of plan | The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separately. | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8. | |